DOCUMENT RESUME

ED 313 085 JC 890 564

AUTHOR Archer, Chalmers, Jr.; Archer, A. J. Finch
TITLE Peer Counseling as a Major Financial Aid Office Support.
PUB DATE 85
NOTE 13p.
PUB TYPE Viewpoints (120)

EDRS PRICE MF01/PC01 Plus Postage.
DESCRIPTORS *Peer Counseling; *Student Financial Aid; *Student Financial Aid Officers; Student Loan Programs; *Student Personnel Services; *Student Personnel Workers

ABSTRACT

Peer counseling is an effective way for financial aid offices to increase productivity and enhance the quality of their services. Students turn naturally to other, more experienced, students for advice, but unless their peers are properly trained, they can provide erroneous or biased information. Training for financial aid peer counselors should involve experiential workshops, intensive supervised practicum experiences, presentations, filmstrips, role playing, and interaction with professionals. In addition to explaining the financial aid application process, training should emphasize the client's right to confidentiality and privacy, and the importance of interpersonal skills. In addition to this training, a manual should be provided covering all practical aspects of financial aid, relevant terminology, and the responsibilities of the peer counselor. Once the peer counselors have completed their initial training, they become members of the financial aid office staff, taking on both counseling and administrative responsibilities. Peer counselors should be able to: (1) make appropriate referrals; (2) explain to current and prospective students their options regarding financial aid; (3) help students complete all required forms; and (4) conduct productive group discussions on topics such as "how to do more with less," "what to do before borrowing," and "how much debt can one afford." The key to the effective use of peer counselors is the cooperation of the entire financial aid office staff. (AYC)

****
* Reproductions supplied by EDRS are the best that can be made *
* from the original document. *
****

ED313085

PEER COUNSELING AS A MAJOR FINANCIAL AID OFFICE SUPPORT

Chalmers Archer, Jr. and A. J. Finch Archer

JC 890564

"PERMISSION TO REPRODUCE THIS MATERIAL HAS BEEN GRANTED BY

Chalmers Archer, Jr.

TO THE EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)."

BEST COPY AVAILABLE

U.S. DEPARTMENT OF EDUCATION
Office of Educational Research and Improvement
EDUCATIONAL RESOURCES INFORMATION CENTER (ERIC)

☐ This document has been reproduced as received from the person or organization originating it.

☒ Minor changes have been made to improve reproduction quality.

• Points of view or opinions stated in this document do not necessarily represent official OERI position or policy.

PEER COUNSELING AS A MAJOR FINANCIAL AID OFFICE SUPPORT

Chalmers Archer, Jr. and A. J. Finch Archer

Peer counseling is an effective way for financial aid offices with excessive work loads to find relief. The use of students as peer counselors greatly increases the productivity and quality of services financial aid offices can offer.

Counseling according to Hackney and Nye (1973) is the helping relationship, which includes (1) someone seeking help, (2) someone willing to give help, (3) who is capable of, or trained to, help, (4) in a setting which permits that help to be given and received.

Administrators of the Oxford (Mississippi) Municipal District, Roberts and McCord (1985) found that the peer counseling concept promotes individual and group development. These individuals also found that peer counseling is an excellent approach to spreading information about financial aid.

This article is intended to present an overview of a peer counseling program that can be used in today's busy financial aid offices. While some financial aid office personnel may view the suggestions presented here with different goals in mind, they can benefit, it is felt, from many parts of the areas covered.

The areas discussed here have been selected because of specific aid office needs we have observed. Among them are

timeliness, practicality, and persistency of the issues involved. Above all, an attempt has been made to present aspects of financial aid that are of considerable concern to the counseling and guidance features of an aid office's administration.

Administrators and faculty members, according to Brown (1977), are beginning to recognize that colleges need to do more than they are to maximize the likelihood of graduation by those whom they admit. In view of the trend toward open admissions and recruitment of students from disadvantaged backgrounds, the time has certainly come for a reassessment of the "sink-or-swim" philosophy that so many colleges take toward their entering freshmen....

One problem, of course, is that the financial and personnel costs are prohibitive for many institutions if the needed services are to be provided through conventional counseling procedures using professional personnel workers. Another problem is that the usual orientation approaches have typically not produced significant results, probably due, at least in part, to the fact that such programs are adult directed..., Brown continues.

Trained peer counselors are the most effective answer to this situation. Trained peer counselors are impressive in the financial aid office itself, as well as, in outreach efforts at high schools, in community career centers and other similar

situations. In the office, their support is beneficial during regular hours, both day and evening, but they are especially valuable during registration periods.

Most financial aid offices have student recruiting teams to help the admissions and counseling offices with their activities. But aid offices interested in focusing on specialized activities, for example recruitment of minority students, can organize a peer counseling team to cover this activity. This team could consist of currently enrolled peer counselors who are minority scholarship winners and other interested minority peer counselors who would work closely with other offices during recruiting activities.

An Answer for an Overburdened Staff

The use of students as trained peer counselors increases considerably the quality of services financial aid offices can offer.

...Students listen to students more readily than they do to adults. Thus, adult-dominated orientation programs are unlikely to be effective in helping incoming students, because their credibility will likely be questioned by these students, says Brown.

He further states that needing information, advice, help, and reassurance during this period of adjustment, however, the

freshman naturally turns to his more experienced peers for assistance. Sometimes he is given excellent help, but frequently he is provided erroneous or biased information or receives superficial or ill-informed assistance.

Since the goal of financial aid is to provide financial assistance for as many students as possible, peer counseling is proving to be a major asset in that the student counselors can be adept at handling the administrative as well as the clerical details of a financial aid office.

Basic Training Phase, Evaluation, and Manual

In higher education, according to Brown, paraprofessional counselors are almost always indigenous to, and recruited from, the client population. They are therefore, full-time undergraduate students, without professional training or credentials, who are specifically selected, trained, and given ongoing supervision to perform some designated functions generally performed by professionals.

Roberts and McCord suggest that certain financial aid peer counsel training procedures are effective. They state that the primary methods should consist of experiential workshops, and intensive supervised practicum experiences. This training should be supplemented by presentations, filmstrips, role playing demonstrations, and interaction with professional financial aid

counselors and any current peer counselors. In addition, work sheets and handout materials should be distributed to the peer trainees covering information presented in the training sessions. These administrators indicated, also, that the sessions could be video taped and used as later training aids.

It is evident, then, that student counselors must undergo an initial training period. And, to assist in this training a manual should be devised by the financial aid office for this purpose. This manual must cover all practical aspects of financial aid and the responsibilities that come with this type of work.

For example, during the initial training stage, student trainees must become aware of the highly confidential nature of financial aid. That is, they must become aware of the fact that they will be confronted with personal information about the students they will be serving. Further, they must be made to understand that some prospective students will feel uncomfortable and embarrassed discussing the type of information inherent in the area of financial aid.

Student counselors must come to realize, also, that the people they counsel are the same people with whom they will often live, socialize, and attend classes. Therefore, these counselors must clearly understand that they must commit themselves to protecting the privacy of the students they serve and make their visits to the financial aid office as comfortable as possible.

Equally important are the "people skills" that peer counselors must develop for handling the emotional side of student-to-student relationships. The peer counselors must be taught to respond appropriately and with sensitivity to each student who comes into the office. Good listening and communication skills must also be learned.

The training manual should cover areas of responsibility such as the ones mentioned and each step in the application process of financial aid. It should explain the various forms and sources of funding, as well as, the eligibility requirements and application procedures. Need analysis and methods should also be covered.

The manual's text can be used to supplement lectures by regular financial aid personnel. Exercises can be included along with aid applications and work sheets. Relevant reading material can be required during training that deals with the issues concerning peer counseling in general. These readings should be an essential part of the training and used in conjunction with lectures and written material. A glossary of financial aid terms and a listing of resources for funds should be included.

Peer Counselors as Paraprofessionals

Once the peer counselors have completed initial training, they are capable of receiving, referring and providing students

with counseling and information services. And, as members of the office staff, they are able to handle routine duties such as pulling files and maintaining waiting lists. They can answer questions about programs, deadlines, eligibility requirements and application procedures. They can also serve as assistant specialists for computerized student and management systems.

There will, of course, be times when students must confer with regular staff members, counselors or financial aid administrators. But before students are referred, peer counselors can review the questions to be addressed in the meetings, and therefore, decrease time spent in these sessions and make them more meaningful.

In time, peer counselors usually develop skills and abilities that enhance their credibility both with the regular financial aid office staff and the students they serve. They reach this level of competence when they demonstrate that they understand all areas of financial aid and can discuss procedures accurately and confidently. Therefore, exhibiting the ability to point out to current and prospective students exactly what options are open to them.

Other areas that peer counselors must fully understand include the five main college based programs of financial aid. And, they must be familiar with such areas of financial aid as eligibility, financial need, costs of education, family contribution and dependency status.

Students often have difficulty completing financial aid forms. And, since Federal aid depends, in large part, on the accuracy of data given on these forms, student eligibility is often affected by any errors and omissions. It is, therefore, extremely important for financial aid peer counselors to be knowledgeable about completing all required forms.

Another important area of expertise for financial aid peer counselors is the ability to conduct productive group discussions in such areas as: (a) First, how students do more with less. (b) What students should do before they borrow. (c) How much debt can one one afford. (d) Where to go for additional information. (e) Definitions of terms and concepts that their peers should know. (f) Students' rights and responsibilities as borrowers. (g) What to do if a student's plans change. (h) Loan consolidation and repaying loans. (i) Planning a budget. (j) How to keep personal records. (k) Finally, deferments. That is, they must understand and be able to offer students suggestions on debt management and ways to live within their budgets, especially within their school's estimate of an adequate income. This area, obviously, would include the ability to intelligently discuss student loan obligations and options.

Further possible duties for peer counselors would be to: (a) First, help with on-campus recruiting days. (b) Accompany regular staff members to off-campus recruiting meetings. (c) Conduct tours for students and their parents who visit the campus

individually. (d) Participate in telephone and letter writing campaigns to recruit students. (e) Visit former high schools during vacation periods to discuss opportunities at the college level with prospective students and school officials. (f) Finally, help with the orientation of new students.

Considering Peer Counselor Support

Some important points to consider when deciding whether to use peer counselors include: What is the scope of training needed? What is the extent of counseling that can be provided by peer counselors? In what type of setting would the counseling take place? And, what are the risks inherent in using peer counselors?

The magic formula for successful peer counseling is the cooperation of the entire financial aid office staff. This includes the director, regular staff, faculty counselors and anyone else who can help. The latest training techniques need to be utilized. Adequate funds and space must be provided and pay rates that are higher than those of work-study students.

In the long run, a program such as peer counseling in a financial aid office can make a school's efforts in this area superior to those who do not employ one. Peer counselors are able to inform students on financial aid and extend their choices and doorways to education. This is true whether peer counselors

work on or off campus. And, this is indeed vital to students already enrolled at a college, prospective students, their parents and the college itself.

References

Brown, William F. Student-to-student counseling (Rev. ed.). Austin, Texas: University of Texas Press, 1977.

Hackley, Harold and Nye, Sherilyn. Counseling strategies and objectives. Englewood Cliffs, New Jersey: Prentice-Hall, Inc., 1973.

Oxford Municipal District. Guide for peer counselors. Proposal for the Oxford (Mississippi) counseling program-year two, 1984-85.

ERIC Clearinghouse for Junior Colleges